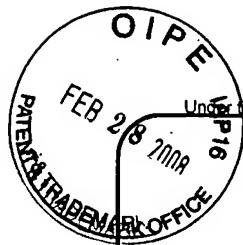


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|------------------------|---------------------------|
| Application Number | 10/812,624 |
| Filing Date | 3-30-2004 |
| First Named Inventor | De La CNZ |
| Art Unit | 3691 |
| Examiner Name | Shrestha, Bijendra |
| Attorney Docket Number | |

| ENCLOSURES (Check all that apply) | | |
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| Remarks | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

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|--------------|-------------------|----------|--------|
| Firm Name | | | |
| Signature | | | |
| Printed name | Cedric G. DeLaCNZ | | |
| Date | 228-08 | Reg. No. | 36,498 |

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

United States Patent Application 20040181452

Title: System, method and apparatus for selling gift certificates and store credits

Applicant: DeLaCruz, Cedric G.

Serial No.: 812624

Series Code: 10

Filed: March 30, 2004

Examiner: Shrestha, Bijendra K.

Art Unit: 3691

Mail Date: 11/01/2007

AMENDMENT AND RESPONSE TO OFFICE ACTION

Applicant thanks the Examiner for the Office Action dated November 1, 2007 and respectfully provides the following response and amendments.

REMARKS

Claims 7, 10 and 17 were rejected under 35 USC 112. In response thereto, Applicant has amended claims 7, 10 and 17 to clarify that the maximum predetermined value limit is less than the face value. Accordingly, the rejection is traversed.

Claims 1-21 were rejected under 35 USC 103(a) as being unpatentable over Chen in view of Sandholm. Applicant respectfully traverses the rejection and submits the following claim amendments in support of the traverse. The claims have been amended to clarify that they are directed to combining and selling “previously used” gift certificates and store credits into “whole dollar amounts”.

“Previously used” is an important and critical distinction since when previously using a gift certificate in a store, the consumer is always left with an “odd” amount. For example, if the consumer started with a \$100 gift certificate then used it to buy something for \$79.50, the consumer is left with a \$20.50 gift certificate or credit (\$100-\$79.50=\$20.50). This is what makes this invention so different is that it allows a number of different consumers to then sell these gift certificates in these odd amounts and the present system will combine them into desirable amounts by selectively combining